

REMARKS

In the Final Office Action mailed July 29, 2011, the Examiner

(1) rejected claims 30-31, 36-41, 44-45, 47, and 51-55 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 7,254,558 to Hinkle et al. ("Hinkle") in view of U.S. Patent No. 6,989,820 to Baker et al. ("Baker") and European Patent No. 1,164,519 to Ahmed ("Ahmed"); s

(2) rejected claims 32-35 under 35 U.S.C. § 103(a) as being unpatentable over Hinkle, Baker, Ahmed, and further in view of U.S. Patent No. 6,718,535 to Underwood ("Underwood"); and

(3) objected to claims 42, 43, 45, and 48-50 as being dependent upon a rejected base claim, but otherwise being allowable if rewritten in independent form including all of the elements of the base claim and any intervening claims.

Applicant thanks the Examiner for indicating that claims 42, 43, 45, and 48-50 contain allowable subject matter. By this amendment, Applicant proposes to amend claims 30, 41-45, 54, and 55 such that these claims would all include subject matter indicted as being allowable. Specifically, Applicant proposes to amend independent claims 30, 54, and 55 to incorporate the allowable subject matter in claim 42, and amend the dependency of dependent claims 41-45. Upon entry of this Amendment After Final, claims 30-55 remain pending and under current examination.

I. 35 U.S.C. § 103 Rejections

Applicant respectfully traverses the rejection of claims 30-31, 36-41, 44-45, 47, and 51-55 under 35 U.S.C. §103(a) as obvious over Hinkle in view of Baker and Ahmed

and the rejection of claims 32-35 under 35 U.S.C. § 103(a) as being unpatentable over Hinkle, Baker, Ahmed, and Underwood.

The rejection of independent claim 30 has been overcome at least due to the proposed amendments. Without agreeing with the Examiner's characterization of the cited references, and without conceding to the allegations made in the Final Office Action, Applicant proposes to amend claim 30 to include, among other things, "presenting invoices having the first state to a cash collector at the expiration of a first period of time before the due dates of the presented invoices," which is allowable subject matter of claim 42 identified by the Examiner as not being disclosed or suggested by the cited references. See Final Office Action at p. 9. For at least this reason, claim 30 is allowable over the cited references.

Applicant proposes to amend independent claims 54 and 55 to include elements similar to those of claim 30. Accordingly, independent claims 54 and 55 are allowable for reasons at least similar to those presented above with respect to claim 30. Furthermore, claims 31-53 are allowable at least due to their dependency from allowable base claim 30.

II. Conclusion

Applicant respectfully requests that this Amendment under 37 C.F.R. § 1.116 be entered by the Examiner, placing claims 30-55 in condition for allowance. Applicant submits that the proposed amendments of claims 30-55 do not raise new issues or necessitate the undertaking of any additional search of the art by the Examiner, since all

claims would include subject matter indicated by the Examiner as being allowable.

Therefore, this Amendment should allow for immediate action by the Examiner.

In view of the foregoing remarks, Applicant submits that this claimed invention, as amended, is neither anticipated nor rendered obvious in view of the prior art references cited against this application. Applicant therefore requests the entry of this Amendment, the Examiner's reconsideration and reexamination of the application, and the timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to Deposit Account No. 06-0916.

Respectfully submitted,

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